valid O	MB c	ontrol number.	ua di 1995, no perso	ons are required to re	spond to a c	ollection of information unless it displays a		
				Application N	umber	09 846,556		
TRANSMITTAL FORM				Filing Date		04/30/2001		
				First Named I	nventor	SAJID ALI MIRZA KHAN		
(to be used for all correspondence after initial filing)				Group Art Unit		2161		
:				Examiner Nam	е	NGA NGUYEN		
Total Number of Pages in This Submission				Attorney Docke	t Number			
			ENCLOS	URES (check a	II that app	ly)		
Fee Trans	mitta	l Form	Assignm (for an A	ent Papers		After Allowance Communication to Group		
X Fee	X Fee Attached			(s)		Appeal Communication to Board of Appeals and Interferences		
Amendment / Response			Licensing-related Papers		Appeal Communication to Group			
Aff	er Fi	nai	Petition Routing Slip (PTO/SB/69) and Accompanying Petition		Proprietary Information			
Aff	idavit	s/declaration(s)	To Convert a		Status Letter			
Extension of Time Request			Provisional Application Power of Attorney, Revocation Change of Correspondence		Additional Enclosure(s)			
			Address Terminal Disclaimer		(ple are identify below):			
Express Al	band	onment Request	Small Entity Statement		FEB 2 7 2002			
Information	o Disc	closure Statement		for Refund	İ	Technology Center 2100		
Certified C		of Priority	Remarks		<u> </u>			
Response incomplete		issing Parts/ dication		EXTRA	CL	91m		
Response to Missing								
	ts und 2 or 1	der 37 CFR .53			:			
•		SIGNATU	RE OF APPLICA	ANT, ATTORNE	Y, OR AC	SENT		
Firm or Individual name		SAJID	ALI M	IRZA	KHA	И		
Signature		Ala		· · · · · · · · · · · · · · · · · · ·				
Date								
CERTIFICATE OF MAILING								
hereby certify that this correspondence is being deposited with the United States Postal Service as <u>first class mail in an</u> envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:								
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Signature					Date			

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

Complete If Kn, wn					
Application Number	09/846,556				
Filing Date	04/30/2001				
First Named Inventor	SAJID ALI M. KHAN	•			
Examiner Name	NGA NG 47EN				
Group Art Unit	2161 Per	eived			
Attack Decket No.	licy				

METHOD OF PAYMENT	FEE CALCULATION (continued)	FFB 2 7 2002						
The Commissioner is hereby authorized to charge	3. ADDITIONAL FEES	Conter 210						
Indicated fees and credit any overpayments to:	Large Small Entity Entity	echnology Center 210						
Account Number	Fee Fee Fee Fee Fee Description Code (\$) Code (\$)	Fee Paid						
Deposit Account	105 130 205 65 Surcharge - fate filling fee or oath							
Name Charge Any Additional Fee Required	127 50 227 25 Surcharge - late provisional filing fee or cover sheet							
Under 37 CFR 1.16 and 1.17 Applicant claims small entity status.	139 130 139 130 Non-English specification							
See 37 CFR 1.27	147 2,520 147 2,520 For filing a request for ex parte reexamination_							
2. Payment Enclosed: Check Credit card Money Other	112 920 112 920 Requesting publication of SIR prior to Examiner action							
FEE CALCULATION	113 1,840° 113 1,840° Requesting publication of SIR efter Examiner action	i						
	115 110 215 55 Extension for reply within first month							
1. BASIC FILING FEE	118 390 218 195 Extension for reply within second month	I						
Large Entity Small Entity Fee Fee Fee Fee Description	117 890 217 445 Extension for reply within third month							
Code (\$) Code (\$)	118 1,380 218 885 Extension for reply within fourth month							
101 710 201 355 Utility filing fee	128 1,890 228 945 Extension for reply within fifth month							
108 320 208 160 Design filling fee	119 310 219 155 Notice of Appeal							
107 490 207 245 Plant filing fee 108 710 208 355 Relative filing fee	120 310 220 155 Filing a brief in support of an appeal							
114 150 214 75 Provisional Ming fee	121 270 221 135 Request for orel hearing							
	138 1,510 138 1,510 Petition to institute a public use proceeding							
SUBTOTAL (1) (\$)	140 110 240 55 Petition to revive - unavoidable							
2. EXTRA CLAIM FEES	141 1,240 241 620 Petition to revive - unintentional							
Extra Claims below Fee Pald	142 1,240 242 620 Utility Issue fee (or release)							
Total Claims -20** = X = =	143 440 243 220 Design lasue fee							
Independent - 3" = X X	144 800 244 300 Plant Isaue fee	 ,						
Multiple Dependent	122 130 122 130 Petitions to the Commissioner							
	123 50 123 50 Processing fee under 37 CFR 1.17(q)							
Large Entity Small Entity Fee Fee Fee Fee Fee Description	128 180 128 180 Submission of Information Disclosure Stmt							
Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	581 40 581 40 Recording each patent assignment per property (times number of properties)							
102 80 202 40 Independent claims in excess of 3	146 710 248 355 Filing a submission after final rejection (37 CFR § 1.129(a))							
104 270 204 135 Multiple dependent claim, if not paid 109 80 209 40 **Relasue independent claims	149 710 249 355 For each additional invention to be examined (37 CFR § 1.129(b))							
over original patent	179 710 279 355 Request for Continued Examination (RCE)							
110 18 210 9 "Relasué claims in excess of 20 and over original patent	169 900 169 900 Request for expedited examination of a design application							
SUBTOTAL (2) (\$)	Other fee (specify)							
*for number previously paid, if greater, For Relasues, see above Reduced by Basic Filing Fee Paid SUBTOTAL (3) (5)								
	Complete (f explicable)							

Registration No. Telephone 201.8141808 MIRZA KHAN (Attorney/Agent) Date Signature

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In The United States Patent and Trademark Office

Application Number:

09/846,556

Application Filed:

04/30/2001

GROUP ART UNIT: 2161

Received

FEB 2 7 2002

Technology Center 2100

Title: Debit cards and credit cards with weekly limits

Examiner: Nga Nguyen

First Named Applicant:

Sajid Ali Mirza Khan

Extra Claim

Assistant Commissioner for Patents

Washington D.C. 20231

Sir:

I would like to introduce a debit card, which is also a credit card. When the money in the debit card account is zero, the debit card becomes a credit card with a predetermined credit limit. This debit/credit card will allow money to be withdrawn or goods bought even when there is no money in the debit card account.

Thanking you,

Yours sincerely,



Sajid A. M. Khan

2 Union PL

Ridgefield Park

N.J 07660

201-814-1808